

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa L. Peck
Damon A. Peck
Debtors

Case No. 24-02572-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 10, 2024

User: AutoDocke
Form ID: ntnew341

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Melissa L. Peck, Damon A. Peck, 4406 Steltz Rd, New Freedom, PA 17349-9290
5659635	+ DAVID J APOTHAKE, ESQ., APOTHAKE SCIAN PC, 100 CENTURY PARKWAY STE 310, MOUNT LAUREL, NJ 08054-1155
5659639	+ JARRETTSVILLE FEDERAL S & L, 3706 NORRISVILLE RD, JARRETTSVILLE, MD 21084-1419
5659621	+ MELISSA L. PECK, DAMON A. PECK, 4406 STELTZ RD, NEW FREEDOM, PA 17349-9290
5659623	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2024 18:40:00	Commonwealth of Pennsylvania, Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
cr	Email/Text: BankruptcyECFMail@mccalla.com	Dec 10 2024 18:40:00	U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5659627	+ Email/PDF: bncnotices@becket-lee.com	Dec 10 2024 18:53:09	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981535, EL PASO, TX 79998-1535
5669330	Email/PDF: bncnotices@becket-lee.com	Dec 10 2024 18:53:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5659628	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 10 2024 18:40:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
5659629	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 10 2024 18:40:00	BARCLAYS BANK, ATTN: BANKRUPTCY, P.O. BOX 8801, WILMINGTON, DE 19899-8801
5674190	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 10 2024 18:40:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5659630	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 10 2024 18:52:14	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
5659631	+ Email/Text: bankruptcy@cavps.com	Dec 10 2024 18:40:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 1 AMERICAN LANE, STE 220, GREENWICH, CT 06831-2563
5659632	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2024 18:53:50	CITIBANK, CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5659633	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2024 18:53:50	CITIBANK, CITICORP CR

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Case Number	Action	From	Date/Time	To
5659634	+ Email/PDF:	Citi.BNC.Correspondence@citi.com	Dec 10 2024 18:53:08	SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5660764	+ Email/PDF:	acg.acg.ebn@aisinfo.com	Dec 10 2024 18:52:58	CITIBANK/BEST BUY, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5672605	+ Email/PDF:	acg.acg.ebn@aisinfo.com	Dec 10 2024 18:53:50	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5666868	+ Email/Text:	bankruptcy@cavps.com	Dec 10 2024 18:40:00	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5659636	+ Email/Text:	mrdiscen@discover.com	Dec 10 2024 18:40:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
5661147	Email/Text:	mrdiscen@discover.com	Dec 10 2024 18:40:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
5659622	+ Email/Text:	hrohrbaugh@cgalaw.com	Dec 10 2024 18:40:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5659637	Email/Text:	collectionbankruptcies.bancorp@53.com	Dec 10 2024 18:40:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5671401	+ Email/Text:	FifthThirdBKNotices@nationalbankruptcy.com	Dec 10 2024 18:40:00	FIFTH THIRD BANK, ATTN: BANKRUPTCY, MAILDROP RCS83E 1830 E PARIS AVE SE, GRAND RAPIDS, MI 49546
5659638	+ Email/Text:	GSBankElectronicBankruptcyNotice@gs.com	Dec 10 2024 18:40:00	Fifth Third Bank N.A., PO Box 9013, Addison, Texas 75001-9013
5659624	Email/Text:	sbse.cio.bnc.mail@irs.gov	Dec 10 2024 18:40:00	GOLDMAN SACHS BANK USA, ATTN: BANKRUPTCY, LOCKBOX 6112, PO BOX7247, PHILADELPHIA, PA 19170-0001
5659640	Email/PDF:	ais.chase.ebn@aisinfo.com	Dec 10 2024 18:53:48	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5659641	Email/Text:	camanagement@mtb.com	Dec 10 2024 18:40:00	JPMCB, MAILCODE LA4-7100, 700 KANSAS LANE, MONROE, LA 71203
5659642	Email/Text:	camanagement@mtb.com	Dec 10 2024 18:40:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5668101	+ Email/Text:	camanagement@mtb.com	Dec 10 2024 18:40:00	M&T CREDIT SERVICES, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5662395	Email/Text:	BankruptcyECFMail@mccalla.com	Dec 10 2024 18:40:00	M&T BANK, PO BOX 1508, Buffalo NY 14240-1508
5659644	+ Email/Text:	bankruptcydpt@mcmcg.com	Dec 10 2024 18:40:00	U.S. Bank Trust National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5674577	+ Email/Text:	bankruptcydpt@mcmcg.com	Dec 10 2024 18:40:00	MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
5659625	Email/Text:	RVSVCBICNOTICE1@state.pa.us	Dec 10 2024 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5672284	Email/PDF:	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2024 18:52:15	PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
				PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541

5659645	+ Email/Text: bknotice@raslavr.com	Dec 10 2024 18:40:00	RAS LAVRAR, LLC, 425 COMMERCE DRIVE, SUITE 150, FORT WASHINGTON, PA 19034-2727
5672702	Email/PDF: resurgentbknofications@resurgent.com	Dec 10 2024 18:52:58	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5659646	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 18:52:16	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5659647	+ Email/Text: bkelectronicnotices@usaa.com	Dec 10 2024 18:40:00	USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY, 9800 FREDERICKSBURG RD, SAN ANTONIO, TX 78288-0002
5667263	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 10 2024 18:53:50	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5659626	Email/Text: kcm@yatb.com	Dec 10 2024 18:40:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156
TOTAL: 37			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5662396	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., U.S. Bank Trust National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5659643	##+	MICHAEL J. DOUGHERTY, ESQ., WELTMAN, WEINBERG & REIS CO. LPA, 170 S. INDEPENDENCE MALL W, STE 874, PHILADELPHIA, PA 19106-3334

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Damon A. Peck hrohrbaugh@cgalaw.com

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kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com

Elizabeth Haley Rohrbaugh

on behalf of Debtor 1 Melissa L. Peck hrohrbaugh@cgalaw.com
kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Kelly M. Appleyard

on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue kappleyard@attorneygeneral.gov

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Melissa L. Peck,

Chapter 13

Debtor 1

Case No. 1:24-bk-02572-HWV

Damon A. Peck,

Debtor 2

Notice

Notice is hereby given that:

The previously scheduled 341 meeting of creditors has been rescheduled to:

Meeting held by Zoom, visit
join.zoom.us, Enter Meeting ID 890
248 6951, Click on Join using passcode
9568534732, or call 1-267-552-4885

Date: February 13, 2025

Time: 11:00 AM

For additional meeting information go to
<https://www.uscourts.gov/ustmcc>

Address of the Bankruptcy Clerk's Office:

Sylvia H. Rambo US Courthouse
1501 N. 6th Street
Harrisburg, PA 17102
(717) 901-2800

For the Court:

Terrence S. Miller
Clerk of the Bankruptcy Court:
By: Karen Davis, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: December 10, 2024

ntnew341 (09/23)